

Information to identify the case:

Debtor 1	Daniel M. Figueiredo	Social Security number or ITIN xxx-xx-1549
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	Maria R. Figueiredo	Social Security number or ITIN xxx-xx-2574
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 15-26367-MBK		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Daniel M. Figueiredo

Maria R. Figueiredo

10/2/20

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Daniel M. Figueiredo
Maria R. Figueiredo
Debtor(s)

Case No. 15-26367-MBK
Chapter 13

District/off: 0312-3
Date Rcvd: Oct 02, 2020

User: admin
Form ID: 3180W

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Total Noticed: 37

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 04, 2020:

Recip ID	Recipient Name and Address
db/jdb	+ Daniel M. Figueiredo, Maria R. Figueiredo, 207 Cedarbrook Court, Little Egg Harbor, NJ 08087-1862
515913277	American InfoSource LP as agent for, DIRECTV, LLC, PO Box 51178, Los Angeles, CA 90051-5478
515712492	+ Amex Dsnb, 9111 Duke Blvd, Mason, OH 45040-8999
515712496	+ Cap1/bstby, 50 Northwest Point Road, Elk Grove Village, IL 60007-1032
515712500	+ Fed Loan Serv, Po Box 60610, Harrisburg, PA 17106-0610
515921928	HUDSON CITY SAVINGS BANK, FSB, Bank of America, N.A., PO Box 31785, Tampa, FL 33631-3785
515822359	+ Midland Credit Management, Inc. as agent for, MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
515738915	+ NJCLASS, PO BOX 548, TRENTON, NJ 08625-0548
515712507	+ State Of Nj Student As, 4 Quakenbridge Plz, Trenton, NJ 08619-1241
515712508	+ State Of Nj Student As, Po Box 538, Trenton, NJ 08625-0538
515712511	+ Trugreen #5915, PO Box 877, Farmingdale, NJ 07727-0877
515870055	U.S.Department of Education, C/O FedLoan Servicing, P.O.Box 69184, Harrisburg PA 17106-9184

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 02 2020 22:41:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Oct 02 2020 22:41:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
515712490	+ EDI: AFNIRECOVERY.COM	Oct 03 2020 02:23:00	Afni, Inc., Po Box 3097, Bloomington, IL 61702-3097
515814809	EDI: BECKLEE.COM	Oct 03 2020 02:23:00	American Express Bank, FSB, c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
515712491	+ EDI: AMEREXPR.COM	Oct 03 2020 02:23:00	Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871
515712493	+ EDI: TSYS2.COM	Oct 03 2020 02:23:00	Barclays Bank Delaware, 125 S West St, Wilmington, DE 19801-5014
515712494	+ EDI: BANKAMER.COM	Oct 03 2020 02:23:00	Bk Of Amer, 1800 Tapo Canyon Rd, Simi Valley, CA 93063-6712
515712495	Email/PDF: resurgentbknotifications@resurgent.com	Oct 02 2020 23:22:29	Cach, Llc, PO Box 10587, Greenville, SC 29603-0587
515814873	EDI: BL-BECKET.COM	Oct 03 2020 02:23:00	Capital One, N.A., c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
515712502	EDI: TSYS2.COM	Oct 03 2020 02:23:00	Macy's, 9111 Duke Blvd, Mason, OH 45040

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515910134	+ EDI: Q3G.COM	Oct 03 2020 02:23:00	Department Store National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
515725704	EDI: DISCOVER.COM	Oct 03 2020 02:23:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
515712498	+ EDI: DISCOVER.COM	Oct 03 2020 02:23:00	Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
515712499	Email/Text: bknotice@ercbpo.com	Oct 02 2020 22:41:00	Enhanced Recovery Company, LLC, PO Box 23870, Jacksonville, FL 32241-3870
515712497	EDI: JPMORGANCHASE	Oct 03 2020 02:23:00	Chase Card, Po Box 15298, Wilmington, DE 19850
515712501	+ Email/Text: PBNCNotifications@perituservices.com	Oct 02 2020 22:40:00	Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
515712503	+ EDI: MID8.COM	Oct 03 2020 02:23:00	Midland Funding, 2365 Northside Drive Sui, San Diego, CA 92108-2709
515712505	EDI: PRA.COM	Oct 03 2020 02:23:00	Portfolio Recovery Associates, 120 Corporate Blvd., Norfolk, VA 23502
515907397	EDI: PRA.COM	Oct 03 2020 02:23:00	Portfolio Recovery Associates, LLC, c/o Best Buy, POB 41067, Norfolk VA 23541
515909405	EDI: PRA.COM	Oct 03 2020 02:23:00	Portfolio Recovery Associates, LLC, c/o The Home Depot, POB 41067, Norfolk VA 23541
515712506	+ EDI: SEARS.COM	Oct 03 2020 02:23:00	Sears/cbna, Po Box 6283, Sioux Falls, SD 57117-6283
515712509	+ EDI: RMSC.COM	Oct 03 2020 02:23:00	Synchrony Bank - Lowe's Consumer, PO Box 965005, Orlando, FL 32896-5005
515712510	+ Email/Text: bankruptcydepartment@tsico.com	Oct 02 2020 22:42:00	Transworld Systems, 507 Prudential Road, Horsham, PA 19044-2308
515712512	+ EDI: CITICORP.COM	Oct 03 2020 02:23:00	Unvl/citi, Po Box 6241, Sioux Falls, SD 57117-6241
515817346	EDI: ECAST.COM	Oct 03 2020 02:23:00	eCAST Settlement Corporation, assignee, of Citibank, N.A., POB 29262, New York, NY 10087-9262

TOTAL: 25

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
515712504	##+	Portfolio Recovery Ass, 287 Independence, Virginia Beach, VA 23462-2962
jdb	*+	Maria R. Figueiredo, 207 Cedarbrook Court, Little Egg Harbor, NJ 08087-1862

TOTAL: 0 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

District/off: 0312-3

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Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 2, 2020 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Albert Russo (NA)	on behalf of Trustee Albert Russo docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor HUDSON CITY SAVINGS BANK FSB dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Robert Manchel	on behalf of Joint Debtor Maria R. Figueiredo manchellaw@yahoo.com
Robert Manchel	on behalf of Debtor Daniel M. Figueiredo manchellaw@yahoo.com

TOTAL: 5